**In the Specification:**

Please amend the paragraph on page 20, lines 13-30, to read as follows:

When the final regression has been performed (which could be the first regression in some embodiments) the regression produces a set of coefficients (and a constant which may be zero) associated with each significant statistic type that may be used to create a linear equation that is predictive of the dependent variable (e.g. market price, price/earnings ratio, price/book value, etc.) used during the regression. In this linear equation, the coefficient associated with a particular statistic type would be multiplied by the numerical value of the particular statistic having that statistic type for each particular stock. ~~The~~ In step 50, the products of the coefficients and statistics would then be summed (some values could be negative) to obtain an estimate of over-valuation or under-valuation for a particular stock. In some embodiments, the estimate may simply be a ratio of a predicted value (calculated using the regression) to an actual value.